

7005 Middlebrook Pike  
P O Box 50250  
Knoxville, TN 37950-0250  
\* PERSONAL AND CONFIDENTIAL \*

Revenue Recovery Corporation  
Phone (865) 971-1345

May 16, 2015

When calling our office, please refer  
to account number 01-110740684.

0006782 223131484681 0024  
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Pamela C Phibbs  
7200 Springvale Lane  
Knoxville, TN 37918-9747

This is an attempt to  
collect a debt. Any  
information obtained will  
be used for that purpose.

This communication is from  
a debt collector.

Regarding your account with the following client:

Client: HOME FEDERAL BANK OF TENNESSEE  
Balance Due: \$35,878.91

Since you have not resolved the above account listed with this office for collection, you have left us no alternative but to recommend to our client that they pursue legal action to recover their account from you. This letter is to notify you that we have sent a request to our client for a signed affidavit. Once we receive the affidavit, we will be forwarding your account to an attorney for the purposes of filing suit against you. This action is being taken because, despite previous communications requesting payment, you have failed to make payment in full on this debt.

If a lawsuit is filed against you, it may cause the following consequences:

1. To defend the lawsuit, it may be necessary for you to appear in court.
2. If a judgment is obtained against you, you may be required to pay court charges and post judgment interest.
3. If a judgment is obtained against you, a garnishment or levy may be issued or a lien placed on your property.
4. A judgment is a matter of public record and can affect your credit.

If paid in full, all collection activity will be stopped. Please contact our office to make arrangements to pay this obligation.

01-110740684 59FD 59FD FO

May 16, 2015

This collection agency is licensed by  
the Tennessee Collection Service Board  
of the Tennessee Department of Commerce  
and Insurance

Total due \$35,878.91

Pamela C Phibbs

North Carolina Department  
of Insurance Permit #4523

7200 Springvale Lane  
Knoxville, TN 37918

Revenue Recovery Corporation (1)  
P O Box 50250  
Knoxville, TN 37950-0250

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PLEASE ENCLOSE THIS PORTION WITH YOUR PAYMENT

SEE REVERSE SIDE FOR INSURANCE INFORMATION